

From: TKMSWOOD@aol.com on 09/14/2004 11:16:56 PM

Subject: Study on Credit Bureaus Handling of Disputes

RE: Survey Consumers and Compliance to Law.

I have been writing to the CRA's for a number of different reasons. The most numerous being incorrect or inaccurate information on my credit report.

1. The CRA's have promptly responded (within 30 days) but the investigation has been a repeat of the previous investigation or none at all.

2. The furnishers have been reporting late pays and incorrect balances when the accounts were clearly under dispute. Also, the furnishers have not been providing the CRA's with the facts that the disputes exist.

3. The CRA's have stated the information investigated and verified, when in fact the verification information has not been to them or to me. The incorrect is not being corrected and the non-verifiable information is not being deleted.

Thank you for your time and consideration of this most frustrating situation.
Kristine A Wood